

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-30607-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Latanya Dickerson-Tedder
1600 Oak Place Blvd #202
Henrico, VA 23231

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8775

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Latanya Dickerson-Tedder is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 29, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Latanya Dickerson-Tedder
 Debtor

Case No. 10-30607-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B18W

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Apr 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2015.

db +Latanya Dickerson-Tedder, 1600 Oak Place Blvd #202, Henrico, VA 23231-4866
 9453989 +Acs/Us Bank Na Brazos, 501 Bleecker St, Utica, NY 13501-2401
 9453990 +American Student Ast, 100 Cambridge St Ste 160, Boston, MA 02114-2567
 9453991 +Christopher L Tedder Sr., 7605 King Eider Dr., Henrico, VA 23231-8926
 9760093 +Citibank, N.A., c/o EMC Mortgage Corporation, P.O. Box 293150, Lewisville, TX 75029-3150
 9734366 +ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 9453993 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 9453994 +Emc Mortgage, Po Box 293150, Lewisville, TX 75029-3150
 9762798 +Four Mile Run Homeowners Association, Inc, c/o Eric A. Horwitz, P.C.,
 1919 Huguenot Road, Suite 201, Richmond, VA 23235-4321
 9453995 +Mwinvest, 6348 E Va Beach Blvd, Norfolk, VA 23502-2827
 9453996 Solodar & Solodar, re: Four Mile Run Homeowner's, 11504 Allecingie Pky,
 Richmond, VA 23235-4317
 9629095 +The Oulton Law Firm, PLLC, 2807 N Parham Rd Suite 107, Richmond, VA 23294-4410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 10893336 E-mail/Text: bkdepartment@rtresolutions.com Apr 30 2015 02:04:53 Real Time Resolutions, Inc,
 1750 Regal Row, suite 120, PO Box 36655, Dallas, Tx 75235
 9587797 +EDI: STF1.COM Apr 30 2015 01:53:00 SunTrust Bank, Attn: Support Services, PO Box 85092,
 Richmond, VA 23285-5092
 9453997 +E-mail/Text: collection@newgenfcu.org Apr 30 2015 02:04:21 Vacap Fcu,
 1700 Robin Hood Road, Richmond, VA 23220-1012
 9453998 +E-mail/Text: collection@newgenfcu.org Apr 30 2015 02:04:21 Vacap Federal Cu,
 1700 Robin Hood Rd, Richmond, VA 23220-1000

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr SELECT PORTFOLIO SERVICING, INC., ASSERVICER FOR U
 cr* +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 cr* ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
 (address filed with court: Real Time Resolutions Inc., 1750 Regal Row Suite 120,
 PO Box 36655, Dallas, TX 75235)
 9453992* +Christopher L. Tedder Sr., 7605 King Eider Dr., Henrico, VA 23231-8926

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
 station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
 om
 James M. Collins on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., ASSERVICER FOR U.S.
 BANK, N.A., SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL ASSOCIATION, ON BEHALF OF THE HOLDERS OF
 BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2005 jacollins@closingsource.net,
 vaecf@closingsource.net;gmullen@closingsource.net
 Richard James Oulton on behalf of Debtor Latanya Dickerson-Tedder 2debtlawgroup@gmail.com,
 thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;sean.c13alg@gmail.com;scgattorney@gmail.com
 TOTAL: 3